Manitoba

Annual Report 1989 - 90

Housing

The Manitoba
Housing and Renewal
Corporation

91-03197/

Minister of Housing

Room 317
Legislative Building
Winnipeg, Manitoba, CANADA
R3C 0V8

(204) 945-0073

The Honourable George Johnson
Lieutenant-Governor of Manitoba
Room 235, Legislative Building
Winnipeg, Manitoba

May It Please Your Honour:

I have the privilege of presenting, for the information of Your Honour, the Annual Report of The Department of Housing and The Manitoba Housing and Renewal Corporation for the fiscal year ending March 31, 1990.

Respectfully submitted,

Jim Ernst

Manitoba

Deputy Minister of Housing

602 287 Broadway
Winnipeg, Manitoba, CANADA
R3C 0R9

The Honourable Jim Ernst
Minister of Housing
Room 317, Legislative Building
Winnipeg, Manitoba

Dear Sir:

I have the honour of submitting the Annual Report of the Department of Housing and the Manitoba Housing and Renewal Corporation for the fiscal year ending March 31, 1990.

The past fiscal year saw Manitoba Housing continue to refine its policies and programs to meet the housing needs of a changing population.

Increasingly, the department finds itself working to provide special needs housing for persons with unique shelter and support requirements. "Special needs" projects committed this past year include a 24-bed women's shelter in Brandon; a 20-bed shelter for native women in Winnipeg; 67 units of transition housing for government-sponsored immigrants; 13 beds for native students from reserves who are staying in Winnipeg while furthering their education; and nine units of market rental accommodation specially constructed for the physically handicapped in Portage la Prairie.

Again in 1989-90, as in the past several years, Manitoba Housing was successful in committing its entire allocation of units received from Canada Mortgage and Housing Corporation. Through joint programs cost-shared with the federal government, 727 new units will be added to existing housing stock. In addition, rent subsidies for another 133 suites in market rental projects will provide additional accommodation for low-income tenants. CMHC reduced its allocation of units to Manitoba this year by about six percent compared to the previous year, and the federal government has indicated it will further reduce its annual allocation of housing units to Manitoba in future. Without doubt, reduced federal allocations will have a negative effect on the department's ability to meet need and demand for non-profit housing.

.../2

The general aging of the Canadian population is another factor requiring departmental planners to carefully assess Manitobans' housing needs for the future. Increasingly, private non-profit groups are looking to government to provide funding for seniors' projects, at a time when the fiscal capacity of all levels of governments is becoming increasingly strained. Clearly, this changing demographic trend will continue to profoundly effect the department's delivery efforts in future.

In conclusion, more than 50,000 households benefitted from various Manitoba Housing programs and activities last year, including new construction, management of existing social housing units, shelter allowance programs, and rent regulation adjudication. From a dollar perspective, capital cost of federal-provincial projects totalled $51.4 million, while a further $3.7 million in mortgage loans/guarantees was provided under provincial-only programs.

Changing demographics, technologies and fiscal constraints will require innovative and creative approaches to housing in the 1990's, and staff will continue to strive to respond to the changing housing needs of Manitobans in the decade ahead.

Respectfully submitted,

Saul Schubert

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LEGISLATIVE AUTHORITY:

The Department of Housing and the Manitoba Housing and Renewal Corporation (crown corporation) work together to influence and participate in the major activities of the housing and residential tenancies markets. They are mandated to carry out their activities through the Housing and Renewal Corporation Act, the Landlord and Tenant Act, the Residential Rent Regulation Act, the Condominium Act, and the Elderly and Infirm Persons Housing Act.

ROLE AND MISSION STATEMENT:

The department delivers all programs and funds grant and regulatory programs. The crown corporation has no staff; it exists as the department's agent as a vehicle for funding capital projects and their ongoing operating costs. The Minister responsible chairs the Board of MHRC and board members are government employees.

The department's mandate is as follows:

- to assist low-income persons who are otherwise unable to obtain adequate affordable shelter in the marketplace;

- to provide a mechanism for the equitable resolution of disputes between landlords and tenants; and

- to recognize and facilitate the private housing industry as the major provider of housing and to otherwise intervene in the market only where it is considered essential to the public interest.

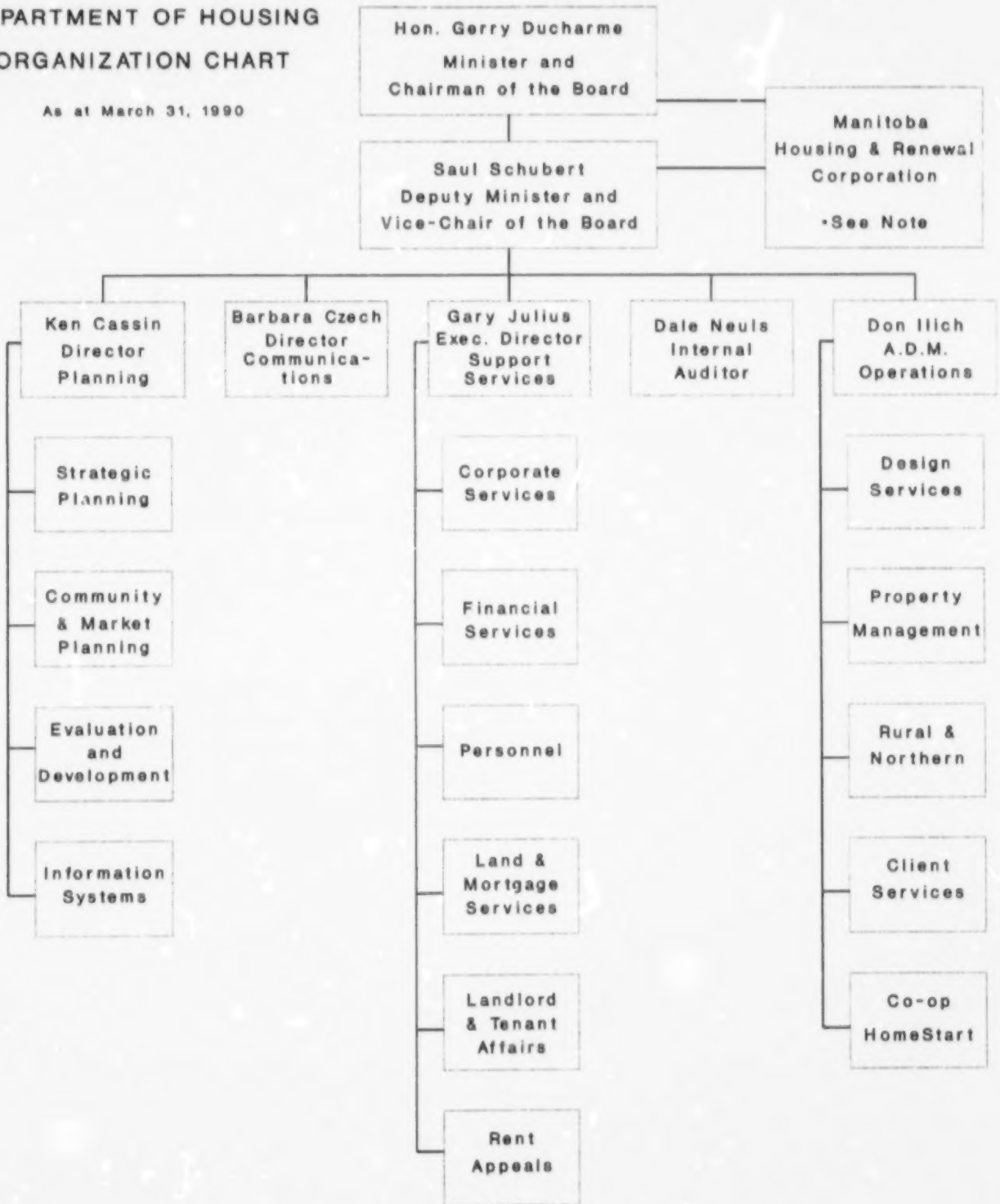
ORGANIZATION OF THE REPORT:

For the sake of clarity, in the program narrative that follows, there is no distinction made between the department and the corporation, although they are identified separately, as required for financial reporting purposes, in the audited financial statements.

The report is organized into main and sub-appropriations which are based on and linked to the Department's 1989/90 Estimates Supplement document. Under each appropriation is a description of the program or activity covered by that appropriation, including pertinent financial information. Summary information pertaining to departmental expenditures and revenues for 1989/90 are provided in the Financial Information Section. Historical information for the past five years is found on Page 41. Explanations for significant expenditure and revenue variances, previously displayed in the Public Accounts, are provided throughout the Annual Report where applicable.

DEPARTMENT OF HOUSING
ORGANIZATION CHART

As at March 31, 1990



•NOTE: Several members of the Board of Directors of the Manitoba Housing and Renewal Corporation function as division heads of the department. The Corporation has no staff, with all services to the Corporation provided by the department.

GENERAL ADMINISTRATION (30-1)

This Division provides executive direction through the Minister's and Deputy Minister's office. Support for the operating programs of the department are provided through (a) Minister's salary (b) Executive Support (c) Planning and Information Systems, (d) Communications, and (e) Support Services.

OFFICE OF THE MINISTER

This office provides direction to the department consistent with the government's policies and priorities.

Expenditures by Sub-Appropriation

1(a) Minister's Salary	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Total Salaries	$10,300	.26	$10,300	--	

EXECUTIVE SUPPORT

This branch provides executive support and direction to the department through the deputy minister's and minister's offices. Through Internal Audit, program operations are reviewed and administrative changes are recommended to ensure maximum efficiency and effectiveness.

Expenditures by Sub-Appropriation

1(b) Executive Support	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries	$286,800	6.0	$268,700	$18,100	
Other expenditures	59,700		63,000	(3,300)	
Total expenditures	$346,500		$331,700	$14,800	

PLANNING AND INFORMATION SYSTEMS

This branch provides planning, program development, program coordination, forecasting, statistical services, data processing, computer services and systems support to the department in support of strategic and operational decision making.

Major accomplishments over the past fiscal year included the preparation of numerous submissions and reports on the department's policies and resource allocation; the coordination of all social housing activity through five federal-provincial programs, as well as various unilateral provincial programs; preparation of the 1989 Socia. Housing Annual Review, and development of the 1990/93 Three Year Social Housing Plan, involving designation of units by community. The branch continued implementation and servicing of the department's computer information system.

Expenditures by Sub-Appropriation

1(c) Planning and Information Systems	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries	$791,200	22.0	$830,500	$(39,300)	
Other expenditures	1,209,300		1,223,600	(14,300)	
Total expenditures	$2,000,500		$2,054,100	$(53,600)	

COMMUNICATIONS BRANCH

This branch communicates the department's programs and policies to the general public, as well as other government departments, and integrates communications strategy into departmental planning.

Major accomplishments were coordinating and producing the department's annual report; producing and translating 23 factsheets into seven different languages; producing approximately 50 news releases; publishing a quarterly newsletter; and implementing the publicity requirements of the three-year Canada-Manitoba global agreement on housing, including joint brochures, signage and official ceremonies.

Communications Branch continued

Expenditures by Sub-Appropriation

1(d) Communications	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries	$138,300	4.0	$139,900	$(1,600)	
Other expenditures	121,700		163,500	(41,800)	(1)
Total expenditures	$260,000		$303,400	($43,400)	

(1) It was anticipated that significant communication costs would be necessitated by new landlord and tenant legislation, expected to be introduced in the 1989/90 fiscal year. However, since the legislation was postponed, the expenditures were not necessary.

SUPPORT SERVICES

This branch provides general financial and accounting services; fiscal administration of grants and assistance programs; personnel and payroll administration.

During 1989/90, the branch administered some 3,000 loans and mortgages for programs such as Seniors' RentalStart and Co-op HomeStart. It also provided underwriting services for private market and non-profit housing programs representing approximately 1,200 applications. Further information on the mortgage and land programs within this branch, and their activities during the past fiscal year, follows.

Seniors RentalStart

This program helps non-profit groups develop rental housing for seniors. Manitoba Housing provides up to 80% mortgage financing of the total cost of the project, with 5% of total eligible costs normally forgivable. Sponsor and/or tenant equity provides the remaining 20 percent financing.

Through this program, the tenant equity or "life-lease" concept was introduced to Canada and has now become a popular method of financing seniors housing in this province. Prospective tenants pay a cash sum in advance (normally from $14,000 to $40,000) to help make the project feasible and to guarantee them security of tenure. When a tenant moves, the equity contribution is refunded.
The construction of Seniors RentalStart projects provides an alternate housing option for people over 55, particularly in rural areas where apartment construction has lagged.

Since program inception in 1986, mortgage financing of $12,670,133 has been provided for 255 suites outside Winnipeg. In Winnipeg, mortgage financing of $26,102,187 has been provided for 477 suites.

In September 1989, conditional approval was provided for four projects in The City of Winnipeg and two rural projects. It was estimated this approval would provide approximately $20,000,000 for the construction of 372 suites. However, by March 31, 1990 only one Winnipeg project and the two rural projects had achieved the necessary project development requirements. Upon the completion of further tenant subscriptions under the life lease format, and construction details, letters of mortgage commitment will be issued. It is anticipated these projects will start construction by the fall of 1990.

Rural RentalStart

This program exists to encourage the development of multiple unit rental housing outside of Winnipeg, to address the reluctance by traditional mortgage lenders to provide financing on terms comparable to urban areas, and to foster a healthier balance between social and market rental housing in rural communities.

The program provides up to 75 percent mortgage financing at an interest rate of 9.75 percent. Projects may be as small as two units. Since 1984, the RentalStart program has resulted in the construction of 140 units outside Winnipeg, with $4,724,125 provided in mortgage financing. Projects financed during the current fiscal year are detailed following:

Rural Rentalstart continued

MortgagorLocation	Location	Suites	Financing
Quadco Developments Limited	Portage la Prairie	10	$375,000
Les Novateurs	LaBroquerie	2	80,000
Southview Apartments	Swan River	12	410,000
		24	$865,000

Mobile Home Loan Guarantee Program

Under this program, Manitoba Housing guarantees loans made by approved lenders for the purchase of mobile homes. This guarantee allows the lender to provide the loan at a lower interest rate and for a longer term, resulting in lower monthly payments by the borrower.

	Total Units	Amount
Outstanding Guarantees as of March 31, 1990	461	$13,814,955
Guarantees Provided 1989/90	80	$ 2,820,522
Claim settlements 1989/90	1	$ 36,637

Cooperative HomeStart Program

The Cooperative Homestart Program provides mortgage financing and further assistance to non-profit housing co-ops proposing the renovation or conversion of existing buildings to housing. Proposal development loans are offered to assist with the cost of developing feasibility studies for these projects. The program also provides assistance to co-op housing projects approved under the Federal Cooperative Housing Program prior to March 31, 1989.

Cooperative HomeStart Program continued

Mortgage Financing and Further Assistance. Further Assistance is intended to improve the operational viability of co-ops by allowing units to be rented at competitive market levels. In the fiscal year ending March 31, 1990, Further Assistance was provided to nine co-ops totalling $391,826. No new applications for mortgage financing or Further Assistance were approved in 1989/90. No proposal development funding loans were approved in 1989/90.

Complementary Assistance provides cooperatives developed under the Federal Co-op Housing Program with additional assistance, in the form of grants, to increase the affordability of units for income-tested occupants. Under previous commitments, assistance was provided to 14 co-ops in 1989/90, for a total expenditure of $310,183. This component of the program was discontinued as of March 31, 1989.

Share Equity Loan Program This program provides interest free loans to eligible lower income households to assist in the purchase of the shares required for membership in a housing cooperative. During the 1989/90 fiscal year, loans were approved for 55 applicants for a total of $29,629.

Rural Mortgage Lending Program

The Rural Mortgage Lending Program provides for guarantees for residents of rural communities who have been refused mortgage financing because their property is not connected to a public sewage system. The guarantee agreement is between MHRC and the Cooperative Credit Society of Manitoba, whereby MHRC provides guarantees for the mortgages administered by various credit unions under the CCSM. Total contingency liability of the RMLP as at March 31, 1990 was $128,357.

Churchill Mortgage Loan Guarantee Program

Under this program, The Manitoba Housing and Renewal Corporation acts as a guarantor for residents of Churchill who cannot arrange N.H.A. insured high ratio loans. During the 1989/90 fiscal year, no new guarantees were made. The guarantees outstanding as at March 31, 1990 totalled $152,791.

While the loan guarantees are available to purchasers of either new or existing housing, equity guarantees are also available to buyers of new homes. The equity provisions guarantee up to 50% of the purchaser's equity in the home, up to a maximum of 15% of the original price of the home.

Land Bank and Land Inventory

In 1972, Manitoba Housing and Renewal Corporation implemented a land banking program, with the primary objective of ensuring a future supply of reasonably priced residential construction sites. The program was terminated in 1977 and in 1986, Cabinet declared that banked lands deemed unsuitable or not needed for residential development should be sold as surplus to MHRC's needs. Since then, the corporation has worked toward the orderly disposal of its foreseeable surplus land.

The following is a summary of land activity from March 31, 1989 to March 31, 1990 as it relates to the disposal of surplus lands:

Disposed of and/or used for projects:

	Acreage	Book Value	Selling Price
a) Rural	68.5469	$ 265,077	$ 109,841
b) Urban	300.9499	2,887,316	1,461,687
		$3,152,393	$1,571,528

In the fiscal year under review, Manitoba Housing entered into an agreement with a private company to jointly develop one of the department's larger Winnipeg land holdings. The agreement between Manitoba Housing and Ladco Company Ltd. involves pooling Manitoba Housing land (179 acres) and adjoining Ladco land (297 acres) in south-east Winnipeg. Approximately 1900 lots will be developed over 10 to 15 years for residential construction.

Expenditures by Sub-Appropriation

1(e) Support Services	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries	$1,664,900	51.0	$1,547,300	$117,600	
Other expenditures	439,500		602,200	(162,700)	(1)
Total expenditures	$2,104,400		$2,149,500	$(45,100)	

(1) Servicing fees were lower than estimated due to a significant reduction in the mortgage portfolio administered by outside agents. As well, costs of the Land and Mortgage Services Branch were reduced by the transfer of two employees to Government Services.

LANDLORD AND TENANT AFFAIRS (30-2)

This division provides administration for the Landlord and Tenant Act, The Residential Rent Regulation Act and The Condominium Act. The division consists of the Landlord and Tenant Affairs Branch and the Rent Appeals Branch.

LANDLORD AND TENANT AFFAIRS BRANCH

This branch consists of the Office of the Rentalsman, the Rent Regulation Bureau, and an Information/Education unit. The branch arbitrates security deposits and other landlord/tenant disputes, regulates the amount and frequency of residential rent increases in accordance with the Residential Rent Regulation Act, ensures landlord and tenant understanding of, and compliance to, the Residential Rent Regulation Act, and provides a review and appeal process for decisions of the Rent Regulation Bureau.

Information/Education Unit

The Information/Education Unit serves as the initial contact with the public, responding to all general inquiries and providing assistance to walk-in clients. The unit also functions in the area of organizing public speaking engagements, workshops, seminars and informational displays for the public.

Office of the Rentalsman

The Office of the Rentalsman is charged with the administration of The Landlord and Tenant Act and as such is concerned with all residential tenancies in Manitoba

The office is divided into three units, which are responsible for investigation, mediation and arbitration of disputes between landlords and tenants (except rent regulation matters).

Office of the Rentalsman continued

1989/90 saw a continuing need for the services provided by this office. The distribution of new cases was as follows:

	1989/90	1988/89
Security deposit disputes	2,130	2,165
Request for repairs by tenants	739	670
Improper notice by landlord or tenant	607	796
Non-payment of utilities by landlord	358	195
Others	1,177	1,202
Total	5,011	5,028

Of this total, 4,298 originated in the Winnipeg region, 358 in the Brandon region and 355 in other towns and cities.

A total of 5,104 cases were closed in this year.

Rent Regulation Bureau

The Rent Regulation Bureau is responsible for the regulation of rent increases in the province of Manitoba pursuant to The Residential Rent Regulation Act.

The Act and its regulations outline the procedure by which a landlord of residential properties may apply for a rent increase higher than the guideline, and provides the means by which tenants may object to any rent increase, even if below the guideline amount.

The main responsibilities and functions of the Rent Regulation Bureau are as follows:

- receiving and reviewing landlords' applications for rent increases above the guideline;
- receiving and reviewing tenants' objections to any rent increases;
- recommending allowable rent increases based on landlords' applications and tenants' objections
- investigating non-compliance with the legislation; and
- monitoring and compiling information respecting rent increases, rent levels and any other matters relating to residential rental properties.

The guideline rent increase for 1990 was set at 3%.

Rent Regulation Bureau continued

	1989/90	1988/89
Applications for rent increases above 3%	5,533 (1)	6,122
Tenant objections to increases at or below 3%	145	182
Non-compliance	685	358
Totals	6,363	6,662

(1) Due to a high rental vacancy rate, applications for rent increases above the guideline were fewer than the 13,000 anticipated in 1989/90.

Of 685 non-compliance cases that were processed by the Rent Regulation Bureau in the 1989/90 fiscal year, 321 were referred to the Appeals Branch to be heard by the members of an appeal panel.

RENT APPEALS BRANCH

The Residential Rent Regulation Act, enacted August 1, 1982, provides a mechanism for landlords and tenants to appeal rent increases recommended by Rent Regulation Officers. In November 1982, in recognition that an appeals function must be independent, the Rent Appeals Branch was formed. Hearings are referred by the Coordinator of Appeals to panelists appointed by Order in Council.

The following are the primary services of the Rent Appeals Branch:

1. To consider appeals by landlords or tenants of rent increases recommended by Rent Regulation Officers.

2. To consider applications for exemption from rent controls based on major rehabilitation of a project. (The Act provides for exemptions of not more than five years when approved by a panel.)

3. To consider applications for rollback of rent. The Act provides that when the director of the Rent Regulation Bureau believes that rent has been collected in excess of the permitted increase, he may ask the Coordinator of Appeals to schedule a hearing to consider whether rent should be rolled back and any overpayment, plus interest, refunded.

Rent Appeals Branch continued

DECISIONS ISSUED	1989/90	1988/89
Recommendation Upheld	487	799
Recommendation Varied	939	1,110
APPLICATIONS FOR REHABILITATION		
Approved	47	128
Rejected	-	-
Total	47	128
APPLICATIONS FOR EXEMPTION		
Approved	97	131
Rejected	-	-
Pending	-	44
Total	97	175
HEARINGS HELD		
Number of Hearings (Including Rehabilitation)	109	144
Number of Units	2,248	2,235
Compliance Hearings (Section 29 & 30)	3	5
Compliance - Units	321	20
APPEALS RECEIVED		
Landlord Initiated	1,193	1,865
Tenant Initiated	331	332
Dual	27	66
Carried Forward	167	188
Total	1,718 (1)	2,451

(1) Due to a high rental vacancy rate, the branch received fewer rent appeals than the 3,000 anticipated in 1989/90.

Expenditures by Appropriation

2. Landlord and Tenant Affairs	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries	$1,945,700	60.0	$2,030,200	($84,500)	
Other expenditures	174,800		229,700	(54,900)	
Total expenditures	$2,120,500		$2,259,900	$(139,400)	

OPERATIONS DIVISION (30-3)

This main appropriation provides for the administration and management of social housing programs, either through direct management or outside agencies; the construction of new and renovation of existing housing stock; and payment of subsidies and grants to low-income homeowners and renters. The Division consists of the following branches: Administration; Property Management; Delivery Services and Client Services.

ADMINISTRATION

Provides executive direction and coordination to Property Management, Delivery Services and Client Services through the office of the Assistant Deputy Minister. Information pertaining to the activities of these branches is provided on the pages that follow.

Expenditures by Sub-Appropriation

3(a) Administration	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries					
- Main Estimate		4.0			
- Main Estimate Authority from General Salary Increase XXV			$153,600 3,600		
Total Salaries	158,200		157,200	1,000	
Other expenditures	10,300		17,400	(7,100)	
Total expenditures	$168,500		$174,600	$(6,100)	

PROPERTY MANAGEMENT

This branch coordinates approximately 150 local housing authorities, non-profit, co-op and urban native housing sponsors administering almost 20,000 subsidized housing units.

Through the Rent Supplement program, it also administers rent supplement agreements for some 1,559 privately owned units. In addition, it is responsible for the Remote Housing Conversion Program.

It has overall responsibility for the efficient operation of social housing produced, managed and subsidized under the National Housing Act.

Accomplishments included the negotiation of eight new rent supplement agreements and 15 new private non-profit agreements; and completion of 108 management audits.

Rent Supplement Program

Rent Supplement is a federal/provincial cost shared program which reduces the rent of low-income tenants in certain private market suites (both for-profit and non-profit) to 25 percent of their income. In the fiscal year under review, rent supplement agreements were put in place for an additional 79 private market suites, bringing the total number of rent supplement units to 1559 at March 31, 1990.

Total benefits under the program were $4,058,659, of which the federal share was $2,176,255 and the provincial share was $1,882,404.

Remote Housing Program Conversions

A number of homes were developed prior to 1975 in northern and remote areas of the province under the old Remote Housing program. Initially, this program was a rent-oriented program with provisions in the lease whereby the tenants were permitted to accumulate the rental payments toward the eventual purchase of the homes.

During the fiscal year ending March 31, 1990, 13 remote homes were converted to ownership.

Expenditures by Sub-Appropriation

3(b) Property Management	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries					
- Main Estimate		35.0	1,218,100		
- Main Estimate Authority from General Salary Increase XXV			24,600		
Total Salaries	$1,160,200		$1,242,700	$(82,500)	
Other Expenditures	214,300		232,200	(17,900)	
Total Expenditures	$1,374,500		$1,474,900	$(100,400)	

DELIVERY SERVICES

This branch oversees the construction of new and renovation of existing housing stock, including private, public and non-profit sectors, through the federal-provincial cost-shared programs listed on the following pages.

The branch anticipated delivering approximately 500 units of housing under the federal/provincial Public and Private Non-Profit programs; 40 units under the Rural and Northern Housing program and 140 under the Urban Native Non-Profit program. At year end, 591 units had been committed.

The branch also provides technical advice and consultation respecting improvements for existing public housing stock.

Public Non-Profit Housing Program (MHRC-Owned)

The Public Non-Profit Housing Program is aimed at providing adequate and affordable housing for low-income seniors and families. The need for these projects is determined by the waiting lists at MHRC housing authorities and through need and demand studies in communities. The housing projects are owned and capital funded by MHRC.

Ongoing net operating costs, including loan repayment, are shared on a 75-25 percent basis by the federal and provincial governments.

PUBLIC NON-PROFIT HOUSING PROGRAM
Committed April 1, 1989 to March 31, 1990

Project/Location	Type	Unit Count	Capital Cost
Brandon scattered	F	19	$1,334,223
Virden	F	4	299,997
Neepawa	F	4	281,711
Westman Shelter (Brandon)	SP	24 beds	635,845
Native Women's Shelter (Wpg.)	SP	20 beds	381,000
Total		71	$2,932,776

F denotes Family
SP denotes Special Purpose

Municipal Non-Profit Housing

Winnipeg Housing Rehabilitation Corporation (WHRC) receives an annual allocation from the federal and provincial governments to provide non-profit housing in the core area. The projects are mainly renovations and are capital funded by MHRC. Ongoing net operating costs, including loan repayment, are shared on a 75-25 percent basis by the federal and provincial governments. The projects are owned and managed by WHRC.

WHRC HOUSING PROGRAM
Committed April 1, 1989 to March 31, 1990

Project/Location	Unit Type	Unit Count	Capital Cost
260 Toronto	F	18	$1,161,000
200 Charles	F	10	629,000
531 Furby	F	20	1,252,000
Total		48	$3,042,000

Private Non-Profit Housing Program

MHRC and CMHC provide assistance to non-profit groups to develop non-profit housing for families and seniors. These groups may provide equity toward the project. Capital costs of the project under this program are provided by the province, with ongoing operating costs, including loan repayment, subsidized on a 75-25 percent basis by the federal and provincial governments. Under this program, the non-profit groups own the projects and are responsible for ongoing property management.

PRIVATE NON-PROFIT HOUSING PROGRAM
Committed April 1, 1989 to March 31, 1990

Project	Location	Unit Type	Number Of Units	Capital Cost
M.A.P.S. Housing Co-op	Winnipeg	F	16	$1,277,320
Weston Residents Co-op	Winnipeg	F	14	1,024,667
Riverborne Seniors Housing	Winnipeg	E	27	1,530,969
S.E.A.R.C.O.M.	Winnipeg	SP	67	4,837,521
Selkirk Lions	Selkirk	E	36	2,140,703
Steinbach Seniors	Steinbach	E	33	2,491,500
Villa Youville	Ste. Anne	E	30	2,134,225
Westminster Co-op	Winnipeg	F&E	35	2,884,061
Kildonan Foundation	Winnipeg	E	68	5,118,240
Total			326	$23,439,206

F denotes Family
E denotes Elderly
SP denotes Special Purpose

Rural and Northern Housing Program

The Rural and Northern Housing Program is a federal/provincial undertaking under the provisions of Section 40 of The National Housing Act.

The program operates in communities with populations of 2,500 or less and provides for the development and operation of self-contained rental duplex and motel-type units for senior citizens and single detached rental or ownership units for families.

Costs for this program are shared by MHRC and the Canada Mortgage and Housing Corporation. CMHC provides 75 percent of the capital and operating costs and MHRC provides the remaining 25 percent. Rents for these units are geared to tenant income in accordance with the MHRC rental scale. In the communities listed below, MHRC played the lead role in project development and owns the units.

RURAL AND NORTHERN HOUSING PROGRAM
Committed April 1, 1989 to March 31, 1990

Location	Unit Type	Number of Units	Capital Cost
Balmoral	E	6	$371,186
Haywood	E	6	379,732
Hodgson	E	8	491,799
Plumas	E	12	725,654
Total		32	$1,968,371

E denotes elderly

In northern Manitoba and certain rural communities in the south, additional Rural and Northern housing units are delivered by the Manitoba Metis Federation. MHRC provides 25 percent of the capital and operating costs; CMHC provides 75 percent and administers the buildings. In 1989-90, the Manitoba Metis Federation delivered 134 units under this program, with a total capital cost of $11,088,500.

Urban Native Non-Profit Housing Program

The Urban Native program is a federal-provincial initiative which assists non-profit native corporations to provide affordable, adequate rental housing to native families in need.

Under the program, native non-profit housing corporations are provided mortgage financing to construct or acquire housing units. These units are rented to native clients migrating to urban centres (over 2500 population). Title to the units is in the name of the native non-profit corporations, with MHRC holding the mortgages. Rents charged by the corporations are based on 25 percent of the tenant's income. The revenues generated under this formula are inadequate to cover all costs, resulting in deficits. Consequently, subsidies are provided which are cost-shared by CMHC and MHRC on a 75-25 percent basis.

With the increased migration of natives from northern and remote communities to urban centres, MHRC has experienced considerable growth in the demand for units. At the same time, CMHC's allocation of urban native units to Manitoba has decreased in recent years.

When MHRC assumed responsibility for the Urban Native program in 1986, delivery was restricted to single-family units. Currently, new initiatives are being considered. Requests are being received for special purpose housing, i.e. native womens' shelters, hostels, etc. It is anticipated that demand for similar facilities will increase as native organizations assume greater responsibility for their own affairs.

URBAN NATIVE NON-PROFIT HOUSING PROGRAM
Committed April 1, 1989 to March 31, 1990

Non-Profit Corporation	Location	No. of Units	Capital Cost
Anicinabe Housing Corp.	Dauphin	5	$335,798
Brandon Friendship Centre	Brandon	12	846,109
Dakota Ojibway Tribal Council	Brandon	6	456,500
Dakota Ojibway Tribal Council	Portage	5	370,539
Dakota Ojibway Tribal Council	Winnipeg	10	706,438
Keewatin Housing Assoc.	Thompson	9	690,019
Kinew Housing	Winnipeg	10	716,531
Mathias Colomb	Winnipeg	13 beds	361,349
Portage Housing Inc.	Portage	8	533,521
Selkirk Friendship Centre	Selkirk	28	2,327,858
Swan River Friendship Centre	Swan River	10	600,232
Total		116	$7,944,894

Expenditures by Sub-Appropriation

3(c) Delivery Services	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Salaries					
- Main Estimate		22.0	$ 759,400		
- Main Estimate Authority from General Salary Increase XXV			18,600		
Total Salaries	$786,600		$ 778,000	$ 8,600	
Other Expenditures	122,100		135,400	(13,300)	
Total	$908,700		$913,400	$ (4,700)	

CLIENT SERVICES

This branch administers the Shelter Allowance Programs (SAFER, SAFFR and School Tax Assistance for Tenants 55 Plus) providing rent subsidies and tax rebates to an annual client base of 16,000. It processes and maintains case files for individual clients and responds to client inquiries (telephone, walk-in) to a monthly average of over 3,000.

Client Services assists homeowners and renters to access benefits under grant and subsidy programs by reviewing and adjudicating applications and qualifying households for assistance.

As part of Client Services, Inspection Services accepts and processes applications for home repair programs, and provides inspections to determine eligibility, work required, progress on repairs and successful completion. Inspection services are also provided to other government departments.

Client Services also has responsibility for home repair programming through the following programs: Emergency Home Repair Program (EHRP), Rural Residential Rehabilitation Assistance Program (RRAP), Core Area Initiative Home Repair Program (CAIHRP) and Core Area Home Renovation Program (CAHRP). It also administers grants for the purchase of new homes through the Core Area Initiative Grant for Home Ownership (CAIGHO).

Further information on the activities and results of each of these programs is provided on the following pages.

School Tax Assistance for Tenants 55 Plus

The School Tax Assistance for Tenants 55 Plus Program provides annual assistance of up to $175 to qualifying tenants to offset the school tax portion of rental costs. It is payable once a year. This program is administered by Manitoba Housing on behalf of the Department of Finance.

An application submitted during 1990 relates to rents paid during the 1989 calendar year.

Tenants aged 55 to 64 whose net income is less than $23,760 or pensioners aged 65 of age or older who rented their principal residence in the private rental market during the previous calendar year, are generally eligible.

Pensioners who were eligible during previous years, but who did not receive their rebate, can apply for benefits retroactively for up to four years.

Tenants living in elderly persons housing or non-profit housing for the elderly, which is exempt from taxation for school purposes, do not qualify for benefits under this program because rents in these housing units do not include school tax costs.

The period of April 1, 1989 - March 31, 1990 provided the following assistance:

Number of rebate cheques issued (includes multiple rebates for retroactive benefits, and applications received in previous fiscal year and paid in current fiscal year)	10,223
Average benefits paid	
Singles	$171.03
Couples	$172.83
Household Sharers	$173.80
Total expenditures for this fiscal year	$1,958,400

Shelter Allowances for Elderly Renters (SAFER)

The SAFER program provides direct monthly cash assistance to persons aged 55 and over who rent their living accommodation in the private rental marketplace and whose rent exceeds 25 percent of household income. Persons residing in elderly persons' public housing, rent supplement housing or personal care homes are not eligible for benefits under this program.

The maximum benefit under the program is $160 per month, based on maximum eligible income qualifications of $16,100 for single renters and $18,360 for couples. Maximum rents on which claims can be made are $370 per month for a single renter and $420 per month for a couple.

The period of April 1, 1989 to March 31, 1990, provided the following assistance:

No. of pensioners households who received benefits during this fiscal year	4,800
No. of clients receiving benefits (as at March 1990)	4,067
Average monthly benefits:	
Singles	$101.88
Couples	$76.08
Shared Accommodation	$63.72
Clientele between 55 and 64 years of age	530
Clientele aged 65 and over	3,537
Total expenditure this fiscal year	$4,625,600

Shelter Allowances for Family Renters (SAFFR)

The SAFFR Program provides monthly cash benefits to assist eligible families who rent their accommodation in the private rental market place.

This program provides payments to cover up to 90 percent of eligible rent costs over 25 percent of income for lower income families. As incomes increase and rents decrease in proportion to income, the assistance is reduced.

Families who receive rental assistance through social allowance payments or who reside in government subsidized housing are not eligible for this program.

To qualify, there must be dependent children under 18 years of age living in the household.

The maximum claimable rents are $410 for a two person family, $440 for a three person family, and $465 for a four person or larger family.

The maximum benefit available to families is $170 per month, with the actual amount calculated on the basis of rental costs and income.

The period of April 1, 1989 to March 31, 1990 provided the following assistance:

No. of families who received benefits during this fiscal year	1,934
No. of families receiving benefits as at March 31, 1990	1,035
Average monthly benefits:	
Two person households	$124.27
Three person households	$127.27
Four + person households	$137.09
Total expenditures for this fiscal year	$1,524,100

Residential Rehabilitation Assistance Program (RRAP)

RRAP is a federal program that is cost-shared in rural areas with Manitoba Housing. The program is designed to prolong the life of existing dwellings. Under RRAP, qualifying homeowners may receive a home repair loan of up to $25,000 ($6,250 of which may be forgivable), depending on income, required repairs and location in the province.

In this fiscal year a total of 545 applications were approved. Commitments made by the department were $2,318,056 in forgivable loans and $846,608 in repayable loans.

NOTE: The repayable loan component of RRAP is financed by MHRC and is reflected in the corporation's financial statements.

Emergency Home Repair Program (EHRP)

EHRP assists low-income homeowners by providing financial assistance for emergency repairs to deficiencies which pose an immediate threat to the health and/or safety of occupants.

Homeowners meeting the eligibility criteria may receive a direct grant of up to $3,000.

In this fiscal year, a total of 240 applications were approved. Commitments this fiscal year totalled $342,700.

Core Area Initiative Grant to Homeowners (CAIGHO)

Funded under the second Core Area Initiative Agreement, this program is designed to provide incentives to home buyers purchasing homes within the core area of Winnipeg. Conditional grants of $2,500 in non-targeted neighbourhoods and $8,500 in targeted neighbourhoods are available for new homes. There are no income limitations but the home must be the applicant's primary residence.

The grant is in the form of a forgivable loan earned at the rate of 20 percent per year. Any outstanding amount becomes payable if the residence is sold or ceases to be the applicant's principal residence.

As at March 31, 1990:

TARGETED NEIGHBOURHOODS	
No. of applications received	1
Total number approved	0
NON-TARGETED NEIGHBOURHOODS	
No. of applications received	14
Total number approved	10
Expenditures this fiscal year	$35,000

Core Area Initiative Home Repair Program (CAIHRP)

The objective of this program was to assist in the upgrading of existing housing stock in the core area of Winnipeg. Activity during the current fiscal year relates to applications received prior to March 31, 1987.

As at March 31, 1990:

Total no. of recipients during fiscal year	618
Average monthly benefit	$39.26
Expenditures this fiscal year	$354,900

Core Area Home Renovation Program (CAHRP)

This program was implemented during the 1988-89 fiscal year, under the second Core Area agreement. The program provides loans of up to $15,000 for repairs, of which up to $7,500 can be forgiven over a five year period. It may also be used in conjunction with the federal RRAP program.

CAHRP may forgive an additional $1,250 where homeowners experience financial hardship in making essential repairs to their homes.

The housing unit must be the applicant's principal residence and be at least five years old.

As at March 31, 1990:

CAHRP APPLICATIONS, IN CONJUNCTION WITH RRAP	
No. of applications received	99
No. of applications approved	97
No. of hardship grants approved	52
CAHRP APPLICATIONS ONLY	
No. of applications received	37
No. of applications approved	38
No. of hardship grants approved	15
TOTAL COMMITMENTS	
Forgivable grants	$475,818
Repayable loans	103,688
Hardship grants	64,250
Total Program	$643,756

Expenditures by Sub-Appropriation

3(d) Client Services	Actual 1989/90 $	Estimate 1989/90 SY	Estimate 1989/90 $	Variance Over (Under)	Expl No.
Salaries					
- Main Estimate		51.0	1,517,500		
- Main Estimate Authority from General Salary Increase XXV			20,000		
Total Salaries	1,408,000		1,537,500	(129,500)	
Other expenditures	349,800		357,500	(7,700)	
Total expenditures	$1,757,800		$1,895,000	$(137,200)	

GRANTS AND SUBSIDIES

This sub-appropriation provides grants and subsidies to low and moderate income clients and non-profit housing sponsors to reduce rental costs or make home repairs. These are administered by Client Services, and program details are provided in that section of the annual report.

In the past fiscal year, 1,934 family households and 4,809 senior households received shelter allowance benefits.

Approximately 10,200 pensioner renters received school tax rebates. Approximately 135 homeowners and landlords benefitted from core area home repair programs administered by Manitoba Housing.

Expenditures by Sub-Appropriation

3(e) Grants and Subsidies	Actual 1989-90	Estimate 1989-90	Variance Over(Under)
Shelter Allowance for Elderly Renters	$4,625,600	$4,671,700	$(46,100)
Shelter Allowance for Family Renters	1,524,100	1,555,000	(30,900)
Elderly and Infirm Persons' Housing Grant	170,200	206,000	(35,800)
Core Area Initiative Home Repair Program	354,900	351,800	3,100
Co-op HomeStart Grants	5,000	0	5,000
Kinew Housing Grant	70,000	70,000	0
Pensioner Tenant School Tax Assistance	1,958,400	2,040,000	(213,700)
Recoverable from Finance	(1,958,400)	(2,040,000)	213,700
Total	$6,749,800	$6,854,500	$(104,700)

TRANSFER PAYMENTS TO MHRC (30-4)

This appropriation provides funding to MHRC to subsidize operations of social housing programs; to provide loans, mortgages and subsidies under various housing programs; and to finance annual loan forgiveness to private non-profit housing developments and low-income homeowners.

Expenditure by Appropriation

	Actual 1989/90 $	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Total transfers	35,830,100	31,676,000	4,154,100	(1)

(1) Variance related to a non-cash adjustment to the M.H.R.C. Valuation Allowance which includes a provision for loss on land. Refer to M.H.R.C. financial statements for a breakdown of expenditures.

EXPENDITURES RELATED TO CAPITAL ASSETS (30-5)

This appropriation provides financial assistance through direct grants for home repair programs and new home ownership incentives in the core area.

Expenditures by Sub-Appropriation

5(a) Emergency Home Repair	Actual 1989/90 $	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
Grants and Transfer Payments	342,700	350,000	(7,300)	

Expenditures by Sub-Appropriation

5(b) Core Area Home Repair	Actual 1989/90 $	Estimate 1989/90 $	Variance Over (Under)	Expl. No.
- Main Estimate		1,826,400		
- Main Estimate Authority from Enabling Vote XXV		456,600		
Total	1,343,400	2,283,000	(939,600)	(1)
Less: Recoverable from Urban Affairs	(1,343,400)	(2,283,000)	939,600	

(1) Take-up of certain components of the Housing Program, particularly grants for home ownership, was lower than anticipated, partially due to the slow housing market. This resulted in lower-than-estimated expenditures.

DEPARTMENT OF HOUSING

EXPENDITURE SUMMARY

FOR FISCAL YEAR ENDED MARCH 31, 1990

(with comparative figures for the previous fiscal year)

Estimate 1989/90	Appropriation	Actual 1989/90	Actual 1988/89	Increase (Decrease)	Expl. No.
	30-1 General Administration				
$ 10,300	a) Minister's Salary	$ 10,300	$ 10,300	$	
	b) Executive Support				
268,700	1) Salaries	286,800	261,900	24,900	
63,000	2) Other expenditures	59,700	45,100	14,600	
	c) Planning and Information Systems				
830,500	1) Salaries	791,200	748,600	42,600	
1,223,600	2) Other expenditures	1,209,300	1,119,000	90,300	
	d) Communications				
139,900	1) Salaries	138,300	121,100	17,200	
163,500	2) Other expenditures	121,700	119,600	2,100	
	e) Support Services				
1,547,300	1) Salaries	1,664,900	1,485,500	179,400	(1)
602,200	2) Other expenditures	439,500	501,500	(62,000)	
$4,849,000	Total 30-1	$4,721,700	$4,412,600	$309,100	
	30-2 Landlord and Tenant Affairs				
$2,030,200	a) Salaries	$1,945,700	$1,851,500	$ 94,200	
229,700	b) Other expenditures	174,800	205,800	(31,000)	
$2,259,900	Total 30-2	$2,120,500	$2,057,300	$63,200	
	30-3 Operations				
	a) Administration				
$ 157,200	1) Salaries	$ 158,200	$ 139,500	$ 18,700	
17,400	2) Other expenditures	10,300	9,100	1,200	
	b) Property Management				
1,242,700	1) Salaries	1,160,200	1,042,500	117,700	(2)
232,200	2) Other expenditures	214,300	199,800	14,500	
	c) Delivery Services				
778,000	1) Salaries	786,600	750,200	36,400	
135,400	2) Other expenditures	122,100	111,000	11,100	

Estimate 1989/90	Appropriation	Actual 1989/90	Actual 1988/89	Increase (Decrease)	Expl. No.
	d) Client Services				
1,537,500	1) Salaries	1,408,000	1,468,800	(60,800)	
357,500	2) Other Expenditures	349,800	376,300	(26,500)	
6,854,500	e) Grants and Subsidies	6,749,800	7,109,700	(359,900)	(3)
$11,312,400	Total 30-3	$10,959,300	$11,206,900	$(247,600)	
$31,676,000	**30-4 Transfer Payments to MHRC**	$35,830,100	$34,455,700	$1,374,400	(4)
	30-5 Expenditures Related to Capital Assets				
$ 350,000	a) Home Repair Program	$ 342,700	$ 40,400	$302,300	(5)
	b) Canada-Manitoba Winnipeg Core Area Renewed Agreement				
2,283,000	1) Core Area Initiatives Programs	1,343,400	372,500	970,900	(6)
(2,283,000)	2) Less: Recoverable from Urban Affairs	(1,343,400)	(372,500)	(970,900)	(6)
$ 350,000	Total 30-5	$342,700	$40,400	$302,300	
$50,447,300	**TOTAL EXPENDITURES**	**$53,974,300**	**$52,172,900**	**$1,801,400**	

Explanations:

(1) Increase in salary costs was a result of the general salary increase effective September 23, 1989, a full staffing complement in 1989/90 which did not exist in 1988/89, maternity leave, replacement staff requirements, overtime, pay equity, increments, reclasses, vacation pay on termination and restricted vacation.

(2) Increase in salary costs was a result of the general salary increase effective September 23, 1989, less vacancies in 1989/90 as compared to the 1988/89 fiscal year, pay equity, increments, reclasses and severance pay.

(3) A declining client base as existing client's benefit period expires under the CAIHRP program and the discontinuance of Co-op Homestart Grants and Urban Renewal programs caused a reduction in grant payments for the 1989/90 fiscal year.

(4) Increase attributable to an increase in expenditures for Rental Subsidies and Interest Differential offset partially by a decrease in Seniors Rentalstart Forgiveness.

Rental Subsidies	$2,370,600
Interest Differential	1,638,400
Seniors Rentalstart Forgiveness	(3,028,200)
Miscellaneous	393,600
	$1,374,400

(5) In 1988/89, the Critical Home Repair Program was discontinued and replaced with a new Emergency Home Repair Program for the 1989/90 fiscal year. The expenditure of $40,400 in 1988/89 was a result of cashflowing previous year commitments under CHRP Hardship Grants. The 1989/90 expenditure of $342,700 represents grants issued for emergency health and safety purposes under the new program guidelines.

(6) In 1988/89, Department implementation under the housing sub-program (dated March 1988) of the Core Area Renewed Agreement (dated October 1986) was deferred until the last quarter. Applications for the programs were not available until after final approval of the 1988/89 Estimates (August 1988) and processing of applications were held until agreement documents were approved for use by legal counsel (February 1989). Increased expenditure in 1989/90 is a result of full year costs for the Core Area Home Repair Program (CAHRP 30-5B-3) and Housing Development Stimulus Program (30-5B-4).

DEPARTMENT OF HOUSING

REVENUE SUMMARY BY SOURCE

FOR FISCAL YEAR ENDED MARCH 31, 1990

(with comparative figures for the previous fiscal year)

Actual 1988/89	Actual 1989/90	Increase (Decrease)	Source	Actual 1989/90	Estimate 1989/90	Variance	Expl. No.
			Current Operating Programs:				
			Taxation: N/A				
			Other Revenue:				
$ 1,300	$ 1,400	$ 100	(a) Administration Fees, Rentalsman	$ 1,400	$ 5,000	$ (3,600)	
1,900,000	756,900	(1,143,100)	(b) Property Administration	756,900	1,039,000	(282,100)	(1)
825,000	692,300	(132,700)	(c) C.M.H.C. Delivery and Administration Fees	692,300	926,000	(233,700)	(2)
70,400	19,700	(50,700)	(d) Sundry	19,700	20,000	(300)	
$2,796,700	$1,470,300	$(1,326,400)	Total	$1,470,300	$1,990,000	$(519,700)	
			Government of Canada: N/A				
			Revenues Related to Capital:				
			Other Revenue:				
$31,200	–	$(31,200)	(a) Winnipeg Core Area Agreement	–	–	–	
			Government of Canada:				
19,500	–	(19,500)	(a) Winnipeg Core Area Agreement	–	–	–	
$2,847,400	$1,470,300	$(1,377,100)	**Total Revenue**	$1,470,300	$1,990,000	$(519,700)	

Explanatory Comments Regarding Revenue Increases (Decreases) and Variances:

(1) Actual vs Actual

In the past, the Corporation would submit both CMHC and MHRC share of the fees to the Department of Housing as revenue. However, the Agreement between the Manitoba Housing and Renewal Corporation and the Department of Housing states - the Department is to administer all Housing Programs at no cost to the Corporation. The 1989/90 revenue represents only the CMHC share.

Actual vs Estimate

The variance is primarily associated to lower administration fees under the Rural and Northern Housing Program.

(2) Actual vs Estimate

The 1989/90 Estimate for CMHC administration fees was calculated on a per unit basis while the revenue realized during 1989/90 was based on a per account basis. This difference is cause for a substantial variance in revenue - (350.0).

The inclusion of an agency fee paid by MHRC to The Manitoba Metis Federation (MMF) for Rural and Northern Housing Program units delivered has led to a reduction in revenue - (155.3).

The Department of Housing realized a Rural and Northern Housing Program recovery of direct maintenance costs in 1989/90 which was not included in the Estimates - 271.6.

DEPARTMENT OF HOUSING

FIVE YEAR EXPENDITURE AND STAFFING SUMMARY BY APPROPRIATION ($000)

FOR YEARS ENDING MARCH 31, 1986 - MARCH 31, 1990

	Actual/*Adjusted Expenditures									
	1985/86		1986/87		1987/88		1988/89		1989/90	
Appropriation	SY	$	SY	$	SY	$	SY	$	SY	$
30-1 General Administration	81.26	4,120.6	85.00	4,128.5	91.26	4,684.6	83.26	4,412.6	83.26	4,721.7
30-2 Landlord and Tenant Affairs	60.26	1,875.8	60.00	1,966.8	60.00	2,058.7	62.00	2,057.3	60.00	2,120.5
30-3 Operations	110.00	8,991.8	110.26	9,024.0	110.00	10,937.9	112.49	11,206.9	112.00	10,959.3
30-4 Transfer Payments to MHRC	-	25,400.5	-	23,803.1	-	35,475.1	-	34,455.7	-	35,830.1
30-5 Expenditures Related to Capital Assets	-	1,279.9	-	1,029.7	-	251.5	-	40.4	-	342.7
TOTAL	252.00	41,668.6	255.26	39,952.1	261.26	53,407.8	258.23	52,172.9	255.26	53,974.3

*Adjusted figures reflect historical data on a comparable basis in those appropriations affected by a re-organization, during the years under review.

Office of
the Provincial Auditor

905 - 386 Broadway
Winnipeg, Manitoba, CANADA
R3C 3R6

REPORT OF THE PROVINCIAL AUDITOR'S OFFICE

We have examined the balance sheet of The Manitoba Housing and Renewal Corporation as at March 31, 1990, and the statements of operations, The Manitoba Housing and Renewal Fund and changes in financial position and the schedule of housing program subsidies for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of the Corporation as at March 31, 1990, and the results of its operations and the changes in its financial position for the year then ended, in accordance with the accounting policies described in note 2 to the financial statements applied on a basis consistent with that of the preceding year.

F. H. Jackson, CA
Provincial Auditor

Winnipeg, Manitoba
November 30, 1990

THE MANITOBA HOUSING AND RENEWAL CORPORATION
BALANCE SHEET
MARCH 31, 1990
(with comparative figures for 1989)

A S S E T S

	1990	1989
Cash on deposit with the Minister of Finance and in bank	$ 5,578,796	$ 14,057,191
Accounts receivable and accruals (note 3)	17,354,316	22,143,551
Loans and mortgages receivable (note 4)	194,786,030	164,465,604
Investment in land and housing:		
Housing projects (note 5)	382,766,480	379,176,558
Housing and land investments (note 6)	20,171,133	14,557,630
Land inventory (note 7)	15,356,454	22,484,297
	418,294,067	416,218,485
Corporate fixed assets (note 8)	371,025	397,156
	$636,384,234	$617,281,987

LIABILITIES AND FUND BALANCE

Accounts payable, holdbacks and accruals	$ 19,187,784	$ 20,022,373
Long-term land lease and rental subsidies received in advance (note 9)	204,568	208,992
Long-term debt (note 10)	627,022,599	608,988,458
The Manitoba Housing and Renewal Fund (Deficit)(note 11)	(10,030,717)	(11,937,836)
	$636,384,234	$617,281,987

Approved by the Board:

_____ Director

_____ Director

(see accompanying notes)

THE MANITOBA HOUSING AND RENEWAL CORPORATION
STATEMENT OF OPERATIONS
YEAR ENDED MARCH 31, 1990
(with comparative figures for 1989)

	1990	1989
Revenue:		
Grants from the Government of the Province of Manitoba (note 13)	$35,237,716	$32,349,413
Interest from sinking fund (note 12)	1,629,457	1,868,474
Churchill Propane Distribution System, net proceeds	328,192	237,487
Other		306
	37,195,365	34,455,680
Expenditure: (note 1)		
Interest expense	22,815,607	25,300,862
Less -Interest applied to construction of housing projects, land inventory and housing program subsidies	5,109,821	9,264,816
-Interest earned on loans and mortgages	14,123,199	13,956,375
-Interest earned on funds with the Minister of Finance and in Bank	665,960	801,519
Interest not applied or recovered	2,916,627	1,278,152
Rent Supplement Program:		
Rent supplement and administration expenditures	4,058,659	3,541,256
Less - recovery from CMHC	2,176,255	1,791,842
Net program subsidies	1,882,404	1,749,414
Residential Rehabilitation Assistance Program:		
Loan forgiveness (note 2b)	2,712,232	1,954,075
Less - recovery from CMHC	2,032,528	1,479,806
Net program subsidies	679,704	474,269
Amortization of renewal schemes		47,162
Co-op HomeStart Program Assistance	702,081	546,401
Critical Home Repair Program (note 14)	348,393	919,328
Depreciation of corporate fixed assets (note 8)	19,439	22,841
Manitoba Seniors RentalStart Program:		
Interest		235,747
Loan forgiveness (note 2b)	1,127,317	3,919,799
Mortgage subsidies	100,787	126,694
Net housing program subsidies per schedule	24,610,844	22,207,661
Net loss on housing projects and land sales	615,691	222,512
Non-profit housing corporations: Interest		262,245
Provision for loss on land (note 7)	5,333,959	6,428,978
Provision for loss on loans and mortgages	(3,049,000)	2,963,287
	35,288,246	41,404,490
Revenue over (under) expenditure transferred to The Manitoba Housing and Renewal Fund	$ 1,907,119	$(6,948,810)

(see accompanying notes)

THE MANITOBA HOUSING AND RENEWAL CORPORATION
STATEMENT OF THE MANITOBA HOUSING AND RENEWAL FUND
YEAR ENDED MARCH 31, 1990
(with comparative figures for 1989)

	1990	1989
Balance at beginning of year	$(11,937,836)	$(4,989,026)
Add - revenue over (under) expenditure	1,907,119	(6,948,810)
Balance at end of year	$(10,030,717)	$(11,937,836)

(see accompanying notes)

THE MANITOBA HOUSING AND RENEWAL CORPORATION
STATEMENT OF CHANGES IN FINANCIAL POSITION
YEAR ENDED MARCH 31, 1990
(with comparative figures for 1989)

	1990	1989
Cash provided by (used for):		
Operating activities:		
Revenue over (under) expenditure	$ 1,907,119	$(6,948,810)
Items not involving cash:		
Depreciation and amortization	2,871,946	2,118,990
Provision for loss on land	5,333,959	6,428,978
Provision for loss on loans and mortgages	(3,049,000)	2,963,287
Long-term debt forgiven by the Minister of Finance	(3,561,716)	
	3,502,308	4,562,445
Net change in non-cash balances related to operations:		
Accounts receivable and accruals	4,789,235	(3,906,710)
Accounts payable, holdbacks and accruals	(834,589)	(928,964)
	7,456,954	(273,229)
Financing activities:		
Increase in long-term debt	65,798,611	94,460,579
Repayment of long-term debt	(44,202,754)	(30,678,842)
	21,595,857	63,781,737
Investing activities:		
Additions to land and housing	(17,654,464)	(36,802,117)
Less - recovery of CMHC share	4,218,082	4,751,539
	(13,436,382)	(32,050,578)
Additions to loans and mortgages	(51,703,902)	(59,801,100)
Net proceeds from disposal of land and housing	3,264,526	4,982,813
Net proceeds from repayment of loans and mortgages	24,344,552	20,492,795
	(37,531,206)	(66,376,070)
(Decrease) increase in cash	(8,478,395)	(2,867,562)
Cash at beginning of year	14,057,191	16,924,753
Cash at end of year	$ 5,578,796	$14,057,191

THE MANITOBA HOUSING AND RENEWAL CORPORATION
SCHEDULE OF HOUSING PROGRAM SUBSIDIES
YEAR ENDED MARCH 31, 1990
(with comparative total figures for 1989)

	Rural and Northern Housing	Urban and Rural Housing		Urban Native Non-Profit Housing	Non-Profit Housing		1990 Total	1989 Total
		Section 43	Other		Pre 1986	Post 1985		
Revenue								
Rental Revenue	$ 3,397,384	$39,245,660	$364,106	$1,150,600	$3,701,445	$ 3,393,255	$ 51,252,450	$49,327,368
Expenditure								
Property Operating Expense	2,432,401	24,525,616	345,869	1,177,117	2,125,710	1,282,390	31,889,103	31,059,179
Grants in Lieu of Taxes	743,892	13,167,570	46,375	1,009,224	1,394,276	1,527,066	17,888,403	15,763,847
Administration	661,978	3,840,431		250,873	314,398	402,486	5,470,166	4,827,020
Depreciation and Interest	7,603,159	24,346,255	335,467	3,262,187	7,047,060	8,847,465	51,441,593	46,121,376
	11,441,430	65,879,872	727,711	5,699,401	10,881,444	12,059,407	106,689,265	97,771,422
Operating Loss	8,044,046	26,634,212	363,605	4,548,801	7,179,999	8,666,152	55,436,815	48,444,054
Less - CMHC Share of Operating Loss	6,136,841	12,444,011		3,467,187	4,879,944	6,323,311	33,251,294	28,122,455
	1,907,205	14,190,201	363,605	1,081,614	2,300,055	2,342,841	22,185,521	20,321,599
CMHC Administered Units								
MHRC Share of Operating Loss	2,425,323						2,425,323	1,886,062
Net Housing Program Subsidies	$ 4,332,528	$14,190,201	$363,605	$1,081,614	$2,300,055	$2,342,841	$ 24,610,844	$22,207,661

THE MANITOBA HOUSING AND RENEWAL CORPORATION

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 1990

1. Nature of the Corporation

The Manitoba Housing and Renewal Corporation (MHRC) was established as a Crown Corporation by The Housing and Renewal Corporation Act on June 21, 1967. The objective of the Corporation is to improve standards of living accommodation in the Province of Manitoba and to assist residents to obtain living accommodation of reasonable standards.

Administrative services are provided by the Department of Housing, Province of Manitoba. Costs of these administrative services are $5,235,300 (1989 -$5,064,200) and are not reflected in these financial statements except for administrative charges amounting to $1,679,970 (1989 - $2,963,000) which are cost shared with the Canada Mortgage and Housing Corporation (CMHC).

The Corporation is economically dependent on the Government of the Province of Manitoba.

2. Significant accounting policies

a) The Corporation's financial statements are prepared using the accrual basis of accounting except for the discounts on sinking fund investments. Discounts obtained at the time of acquisition are taken into income on maturity of the related investments which are recorded at cost.

2. Significant accounting policies (continued)

b) Loan forgiveness under the Critical Home Repair Program, the Manitoba Seniors RentalStart Program and the Residential Rehabilitation Assistance Program is approved in accordance with the terms of the loan agreement and charged to operations, net of a recovery from CMHC for the Residential Rehabilitation Assistance Program, in the year that the loan is granted.

c) Valuation, depreciation and amortization are described in subsequent notes as follows:

Housing projects	- note 5
Housing and land investments	- note 6
Land inventory	- note 7
Corporate fixed assets	- note 8

3. Accounts receivable and accruals

	1990	1989
Canada Mortgage and Housing Corporation	$13,599,860	$16,937,936
Government of the Province of Manitoba and its agencies	881,475	593,125
Other - net of allowance (1990 - $470,562, 1989 - $327,057)	2,872,981	4,612,490
Accounts receivable and accruals	$17,354,316	$22,143,551

4. Loans and mortgages receivable

	1990	1989
Homes in Manitoba Programs:		
Affordable New Homes Program	$ 3,979,680	$ 19,724,167
Core Area Infill Housing Program	4,105,435	4,402,313
Buy and Renovate Housing Program	1,578,945	2,229,158
Builder Developer Housing Program	154,955	425,706
	9,819,015	26,781,344
Manitoba RentalStart Programs:		
Manitoba Urban RentalStart Program	37,568,019	41,458,900
Manitoba Rural RentalStart Program	4,297,204	3,567,752
Manitoba Seniors RentalStart Program	30,655,850	15,728,585
	72,521,073	60,755,237
Residential Rehabilitation Assistance Program	1,244,213	637,711
Less - financing provided by CMHC	932,965	478,283
	311,248	159,428
Rural and Northern Housing Program	4,411,258	5,042,212
Less - financing provided by CMHC	3,257,226	3,760,577
	1,154,032	1,281,635
Aspen Park Condominiums	1,568,632	1,540,095
Core Area Home Renovation Program	84,592	27,956
Community Residences Program	12,619,720	11,682,615
Cooperative HomeStart Program	21,505,402	20,411,336
Cooperative Share Equity Loan Program	40,263	26,698
Carried Forward	$119,623,977	$122,666,344

4. **Loans and mortgages receivable** (continued)

	1990	1989
Brought Forward	$119,623,977	$122,666,344
Critical Home Repair Program	617,758	1,054,751
Lease/purchase land agreements	1,285,539	1,442,584
North Logan Redevelopment	411,670	419,457
Private Non-Profit Housing Program	40,496,746	17,834,303
The Pas Mobile Home Subdivision	73,398	91,424
Urban Native Non-Profit Housing Program	33,024,982	24,754,585
Other	1,960	1,156
	195,536,030	168,264,604
Less - allowance for doubtful accounts	750,000	3,799,000
	194,786,030	164,465,604
Forgivable loans:		
Residential Rehabilitation Assistance Program	5,224,047	3,063,674
Less - recovery from CMHC	3,918,035	2,297,755
	1,306,012	765,919
Critical Home Repair Program	1,178,264	1,564,500
Manitoba Seniors RentalStart Program	5,047,116	3,919,799
Non-Profit Housing Corporations	2,045,464	2,112,830
	9,576,856	8,363,048
Less - valuation allowance	9,576,856	8,363,048
Loans and mortgages receivable	$194,786,030	$164,465,604

4. **Loans and mortgages receivable** (continued)

The Corporation has established an asset valuation allowance equal to the unearned portion of forgivable loans which effectively reduces the value of these loans to nil. As forgiveness conditions are met by the individual clients and non-profit corporations the Corporation records the annual forgiveness earned in accordance with the terms of the loan agreement thereby reducing the forgivable loan and the concomitant valuation allowance.

Mortgages under the Homes in Manitoba Programs are administered by both outside lending institutions and by MHRC. Those administered by outside lending institutions, amounting to $3,979,680 (1989 - $19,476,356), are insured by CMHC or the Mortgage Insurance Company of Canada. Those administered by MHRC, amounting to $5,839,335 (1989 - $7,304,988), and Aspen Park Condominiums are assessed a fee which is set aside in a fund to provide for any related expenses in the event of default by a mortgagor. This fund is included with accounts payable and is summarized as follows:

	1990	1989
Balance at beginning of year	$233,316	$211,260
Less - Refunds	57,437	
Add - Insurance fees assessed and interest	32,637	22,056
Balance at end of year	$208,516	$233,316

5. Housing projects

	1990	1989
Rural and Northern Housing Program:		
Completed - for rent	$ 32,803,097	$ 31,173,789
- for sale	6,954,173	7,039,053
Under construction	610,943	689,805
Upgrading programs - deferred capital costs	759,007	327,917
	41,127,220	39,230,564
Less - financing provided by CMHC	30,718,355	29,149,001
	10,408,865	10,081,563
Other Urban and Rural Housing Programs:		
Completed	364,066,176	359,346,958
Under construction	1,514,651	5,126,910
Upgrading programs - deferred capital costs	12,048,839	8,266,239
	377,629,666	372,740,107
Less - financing provided for upgrading programs by CMHC	5,272,051	3,645,112
	372,357,615	369,094,995
Housing projects	$382,766,480	$379,176,558

Completed housing projects are valued at capitalized cost less depreciation.

Projects under construction are valued at capitalized cost which includes direct construction costs, land acquisition, interest, grants in lieu of taxes and an administrative fee charged by the Department of Housing, Province of Manitoba.

5. **Housing projects** (continued)

The upgrading programs relate to rehabilitation and improvement costs incurred on rental units for the Urban and Rural Housing Programs and the Rural and Northern Housing Program. The rehabilitation costs are depreciated over the remaining term of the original mortgage for the Rural and Northern Housing Program and the improvement costs on a straight-line basis over ten years for the Urban and Rural Housing Programs and the Rural and Northern Program.

Under the Rural and Northern Housing Program, depreciation is based on the imputed principal repayment equivalent to that of 100% debt financing with CMHC rates. Depreciation under other urban and rural housing programs is based on the actual principal repayment of the related debt.

Depreciation on housing projects is included as an expenditure in housing program subsidies.

6. **Housing and land investments**

	1990	1989
Housing investment	$15,901,890	$14,557,630
Land investment	4,269,243	
Housing and land investments	$20,171,133	$14,557,630

Housing investment represents joint venture projects under the Rural and Northern Housing Program which are being administered by CMHC. The investment balance represents MHRC's share and is valued at capitalized cost less depreciation which is equal to the annual principal repayment of the related debt as determined by CMHC. Depreciation is included as an expenditure in the Rural and Northern Housing Program.

6. **Housing and land investments** (continued)

Land investment represents a joint land venture whereby the Corporation entered into a Joint Venture Agreement with Ladco Company Ltd. on May 11, 1989. The agreement relates to the servicing, development and sale of approximately 476 acres of land in St. Boniface in the City of Winnipeg, of which 179 acres of land are owned by the Corporation and 297 acres by the Ladco Company Ltd. In accordance with the terms of the agreement, the Corporation has further agreed to provide loan guarantees for purposes of the joint venture development with Ladco Company Ltd. in an amount not to exceed $2,000,000 (note 17).

Land investment is valued at the lower of capitalized cost or appraised value adjusted for estimated disposition costs and contingencies. Capitalized cost includes acquisition cost, interest, planning and development costs.

7. **Land inventory**

	1990	1989
Under development	$ 1,911,651	$ 1,764,041
Future development or sale	48,849,155	53,391,743
Leased land	1,734,390	1,767,405
	52,495,196	56,923,189
Accumulated loss provision	37,138,742	34,438,892
Land inventory, net	$15,356,454	$22,484,297

The change to the accumulated loss provision account is as follows:

	1990	1989
Balance at beginning of year	$34,438,892	$37,982,862
Add - provision for loss on land	5,333,959	6,428,978
Less - losses realized	2,634,109	9,972,948
Balance at end of year	$37,138,742	$34,438,892

7. **Land inventory** (continued)

Land inventory is valued at the lower of capitalized cost or appraised value adjusted for estimated disposition costs and contingencies. Capitalized cost includes acquisition costs, interest, planning and development costs, grants in lieu of taxes where applicable, less revenue derived from use of undeveloped land.

8. **Corporate fixed assets**

	1990			1989
	COST	ACCUMULATED DEPRECIATION	NET	NET
Land	$ 71,900	$	$ 71,900	$ 71,900
Buildings	352,906	108,202	244,704	256,464
Office furnishings	500,251	445,830	54,421	68,027
Construction equipment				765
Corporate fixed assets	$925,057	$554,032	$371,025	$397,156

Corporate fixed assets are valued at cost less depreciation provided on the following bases:

Buildings - straight-line, based on a 10 and 50 year useful life or if funded by specific long-term debt based on the annual principal repayment of the related debt, amortized over 50 years.

Office furnishings and construction equipment - 20% of the undepreciated balance.

Depreciation in the amount of $19,439 (1989 - $22,841) is reflected as a separate corporate expenditure and depreciation in the amount of $2,382 (1989 -$2,761) is included as an expenditure in the urban and rural housing programs.

9. Long-term land lease and rental subsidies received in advance

	1990	1989
Long-term land lease prepaid, expiring in 2039	$ 76,282	$ 77,820
Long-term rental subsidies received in advance from sponsors	128,286	131,172
Long-term land lease and rental subsidies	$204,568	$208,992

10. Long-term debt

	1990	1989
Government of the Province of Manitoba:		
Demand notes payable (convertible to long-term advances), at prime interest rates or fixed rates from 8 7/8% to 14 1/4%	$ 97,011,099	$220,203,983
Long-term advances, at rates from 8.28% to 14.50% maturing at various dates to 2029 and requiring annual payments of $29,199,383 (1989 - $19,657,127) toward principal and interest	316,002,712	176,994,754
Canada Mortgage and Housing Corporation:		
Long-term advances , at rates from 6 7/8% to 11% maturing at various dates to 2030 and requiring annual payments of $23,674,628 (1989 - $23,352,545) towards principal and interest	225,275,879	228,524,203
	638,289,690	625,722,940
Less: Sinking fund on deposit with the Government of the Province of Manitoba (note 12)	14,768,035	20,293,278
	623,521,655	605,429,662
Mortgages payable (assumed on property acquisitions), at rates from 5 1/8% to 14 1/4% maturing at various dates to 2028 and requiring annual payments of $367,240 (1989 - $369,484) towards principal and interest	3,500,944	3,558,796
Long-term debt	$627,022,599	$608,988,458

11. The Manitoba Housing and Renewal Fund

The operating deficit primarily arose because the Province of Manitoba only partially funded the provisions for losses on land, loans, mortgages and other receivables.

12. Sinking fund

	1990		1989	
	PAR VALUE	COST	PAR VALUE	COST
Bonds: (note 2a)				
Manitoba Hydro - Electric Board	$ 6,925,000	$ 5,682,353	$ 8,016,000	$ 6,599,060
Manitoba Telephone System	1,538,000	1,109,900	1,526,000	1,098,998
Government of the Province of Manitoba	3,627,000	3,581,406	3,867,000	3,813,850
Alberta Government Telephones Commission	2,000,000	1,785,000	2,000,000	1,785,000
	$14,090,000	12,158,659	$15,409,000	13,296,908
Cash, interest bearing		2,609,376		6,996,370
Sinking fund		$14,768,035		$20,293,278

MHRC is required to maintain a sinking fund on deposit with the Minister of Finance for the purpose of retiring at maturity, long-term debt which does not require annual principal repayments. The required minimum annual payment to the sinking fund must equal 4% of the sinking fund balance as at the end of the preceding fiscal year plus 1% of the advances and borrowings of MHRC other than those secured by a first mortgage on land or by an agreement or debenture that provides for the retirement of the debt by annual repayments of principal and interest. Income earned on sinking fund investments of $1,629,457 (1989 - $1,868,474) is paid to MHRC and all or a portion of the income earned is set aside in the sinking fund in addition to the minimum statutory requirement.

13. Grants from the Government of the Province of Manitoba

	1990	1989
Department of Housing:		
- MHRC operating programs	$29,197,176	$30,102,100
- Long-term debt forgiven by the Minister of Finance	3,561,716	
- Sinking fund	2,478,824	2,247,313
Grant Revenue	$35,237,716	$32,349,413

14. Critical Home Repair Program

	1990	1989
Loan forgiveness (note 2b)	$324,532	$708,503
Interest allocated		210,550
Other	23,861	275
	$348,393	$919,328

15. Commitments

The Corporation is committed to expend $33,227,680 (1989 - $58,066,576) for completion of housing under construction and for approved mortgage applications.

16. Contingencies

The Corporation is a party to certain litigation arising in the normal course of business, the aggregate effect of which, in the opinion of management, would not have a material effect on the Corporation's financial statements.

17. Guarantees

The Corporation has guaranteed the repayment of mortgages and has issued Letters of Credit guaranteeing the terms and conditions of land development agreements and construction contracts. The outstanding guarantees are as follows:

	1990	1989
Joint Venture Investment Guarantee (note 6)	$ 2,000,000	$
Mobile Home Loan Guarantee Program	13,814,955	11,538,852
Rural Mortgage Lending Program	128,357	153,512
Other mortgage guarantees	1,177,114	1,020,642
Total Guarantees	$17,120,426	$12,713,006

A guarantee fee of 2% - 2 1/2% charged for each mortgage is paid into the Mortgage Insurance Fund. This fund is included with accounts payable and is summarized as follows:

	1990	1989
Balance at beginning of year	$451,109	$440,931
Add - net proceeds from claim settlements	66,780	17,785
- guarantee fees assessed	45,161	68,855
- interest on cash	54,155	41,343
	617,205	568,914
Less - settlements paid on mortgage defaults	36,637	117,805
Balance at end of year	$580,568	$451,109

In addition to the cash held on deposit with the Minister of Finance, the Mortgage Insurance Fund has acquired $171,027 in assets as at March 31, 1990.

18. Comparative figures

Certain comparative figures on the financial statements have been restated to conform with the presentation of the current year.

HOUSING UNITS BY COMMUNITY

Location	Other	Family	Seniors	RS	E&IPH	Total
AREA #1 - WINNIPEG						
Winnipeg Regional	15	3,828	2,614	662	3,900	11,019
City of Winnipeg	0	1,053	136	57	0	1,246
Sponsors	2	1,206	2,316	443	317	4,284
Total	17	6,087	5,066	1,162	4,217	16,549
AREA #2 - INTERLAKE						
Arborg	0	10	33	0	0	43
Ashern	0	23	32	0	0	55
Balmoral	0	0	6	0	0	6
Clandeboye	0	1	0	0	0	1
Eriksdale	0	8	20	0	0	28
Fisher Branch	0	7	20	0	0	27
Fraserwood	0	0	12	0	0	12
Gimli	60	22	48	0	11	141
Gunton	0	1	0	0	0	1
Hodgson	0	0	6	0	0	6
Inwood	0	1	10	10	12	33
Kormarno	0	0	4	0	0	4
Lundar	0	0	8	0	18	26
Moosehorn	0	0	20	0	0	20
Oak Point	0	0	6	0	0	6
Poplarfield	0	0	8	0	0	8
Riverton	0	23	24	0	0	47
St. Martin	0	0	2	0	0	2
St. Laurent	0	34	20	0	0	54
Selkirk	1	363	139	0	35	538
Stonewall	0	8	28	0	40	76
Stony Mountain	0	0	12	0	0	12
Teulon	0	11	32	0	25	68
Whytewold	0	1	0	0	0	1
Winnipeg Beach	0	0	20	0	0	20
Woodlands	0	0	0	15	24	39
Total	61	513	510	25	165	1,274

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #3 - EASTMAN						
Anola	0	0	0	0	12	12
Beausejour	0	20	55	0	50	125
Berens River	0	18	0	0	0	18
Birds Hill	0	0	8	0	0	8
Blumenort	0	0	8	0	12	20
Cooks Creek	0	0	0	0	10	10
Dominion City	0	2	6	0	14	22
Dugald	0	0	0	0	10	10
East Selkirk	0	0	12	0	0	12
Garson	0	0	12	0	0	12
Grand Marais	0	0	8	0	0	8
Great Falls	0	0	1	0	0	1
Grunthal	0	0	32	0	0	32
Hadashville	0	3	4	0	0	7
Ile des Chenes	0	0	12	0	0	12
La Broquerie	0	0	0	0	7	7
Lac du Bonnet	0	10	38	0	0	48
Little Grand Rapids	0	5	0	0	0	5
Lockport	0	1	0	0	0	1
Lorette	0	6	14	0	0	20
Manigotogan	0	7	0	0	0	7
Middlebro	0	3	4	0	0	7
Mitchell	0	5	0	0	0	5
New Bothwell	0	1	0	0	0	1
Niverville	0	5	15	0	0	20
Oakbank	0	0	14	0	0	14
Pine Falls	0	0	0	0	18	18
Piney	0	3	10	0	0	13
Powerview	0	13	4	0	0	17
Prawda	0	0	2	0	0	2
Princess Harbour	0	1	0	0	0	1
Richer	0	0	8	0	0	8
Seymourville	0	4	0	0	0	4
South Junction	0	5	2	0	0	7
Sprague	0	8	12	0	0	20
Steinbach	1	47	0	1	178	227
Ste. Agathe	0	0	12	0	0	12
Ste. Anne	0	4	0	27	55	86

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #3 - EASTMAN						
St. Adolphe	0	0	12	0	0	12
St. George	0	0	15	0	0	15
St. Malo	0	2	0	0	46	48
St. Pierre	0	9	0	0	30	39
Tolstoi	0	1	0	0	0	1
Tyndall	0	0	12	0	0	12
Vassar	0	6	8	0	0	14
Victoria Beach	0	1	4	0	0	5
Vita	0	2	32	0	0	34
Whitemouth	0	2	12	0	0	14
Woodridge	0	3	10	0	0	13
Total	1	197	398	28	442	1,066

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #4 - SOUTH CENTRAL						
Altona	0	25	18	1	57	101
Austin	0	0	10	0	0	10
Baldur	0	1	0	0	9	10
Carman	0	21	47	0	54	122
Crystal City	0	1	0	0	20	21
Cypress River	0	0	0	3	12	15
Elie	0	0	0	0	12	12
Elm Creek	0	0	0	0	10	10
Emerson	0	1	16	0	12	29
Fannystelle	0	0	0	5	0	5
Gladstone	0	1	0	1	38	40
Gretna	0	9	17	0	0	26
Holland	0	0	0	0	15	15
Langruth	0	0	4	0	0	4
La Riviere	0	0	0	2	12	14
Lasalle	0	0	6	0	0	6
Letellier	0	0	4	0	0	4
Lowe Farm	0	0	0	0	18	18
MacGregor	0	1	12	0	13	26
Manitou	0	17	0	0	17	34
Miami	0	0	0	0	18	18
Morden	0	43	60	6	58	167
Morris	0	17	26	0	23	66
Notre Dame	0	2	24	0	0	26
Oakville	0	0	10	0	0	10
Pilot Mound	0	8	0	0	24	32
Plum Coulee	0	0	30	0	0	30
Portage la Prairie	0	294	135	39	167	635
Rathwell	0	0	0	0	10	10
Rosenfeld	0	2	0	0	14	16
Rosenort	0	0	0	7	0	7
Somerset	0	7	0	0	30	37
Starbuck	0	0	12	0	8	20
St. Claude	0	4	8	0	12	24
St. Eustache	0	0	12	0	0	12
St. Jean Baptiste	0	0	8	0	12	20
St. Leon	0	1	4	0	0	5
Swan Lake	0	1	0	3	12	16

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #4 - SOUTH CENTRAL						
Treherene	0	1	4	0	14	19
Wellwood	0	1	0	0	0	1
Westbourne	0	0	8	0	0	8
Winkler	1	55	12	0	115	183
Total	1	513	487	67	816	1,884

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #5 - BRANDON						
Angusville	0	0	6	0	0	6
Belmont	0	0	12	0	0	12
Binscarth	0	3	16	0	0	19
Birtle	0	8	4	0	30	42
Boissevain	0	9	25	0	0	34
Brandon	1	469	386	90	198	1,144
Brookdale	0	0	2	0	0	2
Carberry	0	14	0	15	27	56
Cartwright	0	4	12	0	0	16
Clearwater	0	0	4	0	0	4
Deloraine	0	7	18	8	0	33
Douglas	0	1	0	0	0	1
Elkhorn	0	5	18	0	0	23
Elphinstone	0	0	4	0	0	4
Erickson	0	9	9	0	12	30
Foxwarren	0	0	6	0	0	6
Glenboro	0	5	14	0	12	31
Goodlands	0	1	4	0	0	5
Hamiota	0	6	15	0	45	66
Hartney	0	6	0	0	18	24
Kenton	0	0	8	0	0	8
Killarney	0	12	15	0	34	61
McCauley	0	0	4	0	0	4
Melita	0	8	0	0	50	58
Miniota	0	3	0	12	12	27
Minnedosa	0	13	56	0	24	93
Minto	0	0	4	0	0	4
Neepawa	0	15	56	0	69	140
Newdale	0	0	0	5	14	19
Oak Lake	0	0	20	0	0	20
Oakburn	0	3	4	0	0	7
Onanole	0	17	8	0	0	25
Rapid City	0	0	10	0	0	10
Reston	0	0	4	0	20	24
Rivers	0	15	24	0	10	49
Rossburn	0	3	26	0	0	29
Russell	0	19	40	0	12	71
Sandy Lake	0	1	12	0	0	13

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #5 - BRANDON						
Shoal Lake	0	0	0	0	18	18
Sidney	0	1	0	0	0	1
Souris	0	7	60	12	11	90
St. Lazare	0	15	12	0	0	27
Strathclair	0	0	12	0	12	24
Virden	0	18	38	0	45	101
Vista	0	1	0	0	0	1
Wawanesa	0	0	0	0	12	12
Waskada	0	0	6	0	0	6
Total	1	698	974	142	685	2,500

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #6 - PARKLAND						
Amaranth	0	0	6	0	0	6
Alonsa	0	1	12	0	0	13
Benito	0	0	30	0	0	30
Birch River	0	13	26	0	0	39
Bowsman	0	5	9	0	0	14
Camperville	0	9	12	0	0	21
Crane River	0	8	12	0	0	20
Dauphin	0	95	225	8	64	392
Duck Bay	0	4	4	0	0	8
Eddystone	0	0	12	0	0	12
Ethelbert	0	1	20	0	0	21
Fork River	0	2	0	0	0	2
Gilbert Plains	0	6	18	0	12	36
Glenella	0	0	10	0	0	10
Grandview	0	11	18	0	16	45
Inglis	0	0	10	0	0	10
Kelwood	0	2	10	0	0	12
Laurier	0	2	8	0	0	10
Mallard	0	6	2	0	0	8
McCreary	0	5	12	0	0	17
Minitonas	0	12	18	0	12	42
Ochre River	0	4	12	0	0	16
Pine River	0	7	10	0	0	17
Riding Mountain	0	1	0	0	0	1
Roblin	0	33	21	0	47	101
Rorketon	0	0	8	0	0	8
Sifton	0	0	8	0	0	8
Ste. Rose	0	9	53	0	0	62
Swan River	0	121	103	0	0	224
Waterhen	0	0	4	0	0	4
Winnipegosis	0	19	22	0	13	54
Total	0	376	715	8	164	1,263

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #7 - NORMAN WEST						
Barrows	0	5	0	0	0	5
Cormorant	0	15	2	0	0	17
Cranberry Portage	0	8	10	0	0	18
Dawson Bay	0	1	0	0	0	1
Easterville	0	10	0	0	0	10
Flin Flon	0	70	81	20	20	191
Grand Rapids	0	26	10	0	0	36
Mafeking	0	10	6	0	0	16
Moose Lake	0	19	4	0	0	23
Pelican Rapids	0	10	2	0	0	12
Sherridon	0	9	2	0	0	11
Snow Lake	0	0	4	0	0	4
The Pas	1	149	108	40	0	298
The Pas - Big Eddy	0	19	6	0	0	25
The Pas - Youngs Point	0	19	6	0	0	25
The Pas - Umperville	0	35	6	0	0	41
The Pas - Rhal's Island	0	1	0	0	0	1
Wanless	0	1	2	0	0	3
Total	1	406	247	60	20	734

Location	Other	Family	Seniors	RS	E&1PH	Total
AREA #8 - NORMAN EAST						
Brochet	0	14	0	0	0	14
Churchill	89	173	10	67	0	339
Cross Lake	0	13	4	0	0	17
Gillam	0	7	0	0	0	7
God's Lake	0	4	0	0	0	4
Granville Lake	0	0	4	0	0	4
Ilford	0	19	0	0	0	19
Leaf Rapids	191	22	0	0	0	213
Nelson House	0	6	0	0	0	6
Norway House	0	19	4	0	0	23
Pikwitonei	0	7	0	0	0	7
South Indian Lake	0	1	0	0	0	1
Thicket Portage	0	18	0	0	0	18
Thompson	18	101	15	0	0	134
Wabowden	0	36	16	0	0	52
Total	298	440	53	67	0	858

Location	Other	Family	Seniors	RS	E&1PH	Total
Area #1	17	6,087	5,066	1,162	4,217	16,549
Area #2	61	513	510	25	165	1,274
Area #3	1	197	398	28	442	1,066
Area #4	1	513	487	67	816	1,884
Area #5	1	698	974	142	685	2,500
Area #6	0	376	715	8	164	1,263
Area #7	1	406	247	60	20	734
Area #8	298	440	53	67	0	858
Total	380	9,230	8,450	1,559	6,509	26,128

Note: 607 rent supplement units have been licensed under the Elderly and Infirm Persons Housing Act; therefore the total figure reflects partial double counting.